## **ABSTRACT**

A contractor certification system employs a survey with targeted questions and interviews, and job site visits, to objectively analyze business and financial practices of a contractor and assess risks involving the contractor's business. A report provided by the contractor certification system to the surety institutions and to the contractor details the business and financial practices, together with the risks, and ranks the contractor's operation in comparison with industry recognized standards. A database maintained by the contractor certification system contains a compilation of business and financial practices and risk factors derived from previously evaluated contractors, together with their performance histories germane to meeting time objectives and project cost goals. A logo generated by the system graphically depicts the contractor's rank. The logo can be used by the contractor in correspondence with prospective customers.